Department of Insurance
Canada

Département des assurances
Canada

# REPORT OF THE SUPERINTENDENT OF INSURANCE FOR CANADA

# RAPPORT DU SURINTENDANT DES ASSURANCES DU CANADA

for the year ended
December 31, 1985

pour l'année close
le 31 décembre 1985

## COOPERATIVE CREDIT ASSOCIATIONS

To which certificates have been granted under the Cooperative Credit Associations Act

## ASSOCIATIONS COOPÉRATIVES DE CRÉDIT

Auxquelles un certificat a été délivré en vertu de la Loi sur les associations coopératives de crédit

Canada

87-00406/

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(613) 236-9942

555 ouest, boulevard Dorchester, Suite 1610
Montréal (Québec) H2Z 1B1
(514) 866-4981

ou au

Département des Assurances Canada
Ottawa (Ontario) K1A 0H2

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## ASSOCIATIONS COOPÉRATIVES DE CRÉDIT

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Canada

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Department of Insurance Canada
Ottawa.
September 15, 1986

To the Honourable Tom Hockin
Minister of State (Finance)
Ottawa

Dear Sir:

I have the honour to submit my annual report showing the particulars of the condition and affairs as of December 31, 1985, of the cooperative credit associations that have been granted a certificate under the Cooperative Credit Associations Act.

As at December 31, 1985 there were seven associations which had been granted certificates under the Act. This list comprises the federally incorporated association - Canadian Co-operative Credit Society Limited - and the six provincial cooperative credit associations that are members of the federal association namely:

B.C. Central Credit Union
Co-operative Credit Society of Manitoba Limited
Credit Union Federation of Alberta Limited
Nova Scotia Credit Union League Limited
Ontario Credit Union League Limited
Saskatchewan Co-operative Credit Society Limited

The financial information presented is obtained from the annual statements filed by the associations in accordance with the provisions of the Act and includes the changes that, in the opinion of the undersigned, are necessary to show the particulars of the condition and affairs of each association. There may be further changes in the statements of those associations that have not yet been examined in detail at their head offices.

The primary function of the Canadian Co-operative Credit Society Limited is to receive deposits from its members and to lend money to its members in essentially the same way as the provincial cooperative associations serve the local credit unions. The members of the Canadian Co-operative Credit Society Limited consist of eight (8) provincial cooperative associations, twelve (12) financial cooperatives, twenty-three (23) consumer, producer and marketing cooperatives and five (5) international financial cooperatives. Summary figures for the Canadian Co-operative Credit Society Limited and its member provincial credit associations are given below with more detailed information following later in the report.

The summary figures for Canadian Co-operative Credit Society Limited show little change over the previous year and continue to reflect the high degree of liquidity in the cooperative movement.

The figures that follow for the provincial associations reveal an increase in total assets of some 6%. Loans to members as a percentage of assets was 19% during 1985. The associations' investments in short term deposits, corporate paper and bonds were 68% of total assets and continue to reflect a high degree of liquidity in the cooperative movement. Approximately 2/3 of the loans outstanding represented loans to credit unions and 1/3 represented loans to cooperative organizations. Funds borrowed from members represented 90% of total liabilities; 5% of liabilities were obtained from outside the cooperative movement. For the purpose of the summary, all borrowings from members have been classified as "deposits by members" and "other borrowed money" includes only those amounts borrowed outside the cooperative movement.

| | Canadian Co-operative Credit Society Limited | | Member Provincial Credit Associations | |
|---|---|---|---|---|
| | 1985 $'000 | 1984 $'000 | 1985 $'000 | 1984 $'000 |
| Loans to members | 338,482 | 291,142 | 660,222 | 739,983 |
| Cash and term deposits | 201,380 | 110,104 | 1,340,319 | 921,691 |
| Corporate notes of one year or less | 22,983 | 194,257 | 367,970 | 315,360 |
| Bonds | 372,893 | 411,955 | 662,337 | 833,088 |
| Total assets (book value) | 1,034,715 | 1,119,318 | 3,492,426 | 3,283,302 |
| Deposits by members | 303,299 | 349,438 | 2,851,726 | 2,584,078 |
| Other borrowed money | 288,193 | 460,822 | 172,317 | 194,557 |
| Total liabilites | 914,678 | 996,088 | 3,199,633 | 2,989,017 |
| Members' Equity | 120,037 | 123,230 | 292,793 | 294,285 |
| Net earnings | 47 | 7,572 | 22,762 | 29,059 |

Respectfully submitted,

R.M. HAMMOND,
Superintendent of Insurance

Département des Assurances Canada
Ottawa
le 15 septembre 1986

L'honorable Tom Hockin
Ministre d'Etat (Finances)
Ottawa

Monsieur le Ministre,

J'ai l'honneur de vous présenter mon rapport annuel indiquant les détails de la situation et des affaires, au 31 décembre 1985, des associations coopératives de crédit qui détiennent un certificat en vertu de la Loi sur les associations coopératives de crédit.

Au 31 décembre 1985, sept sociétés avaient reçu un certificat aux termes de la Loi, dont la Société Canadienne de Crédit Coopératif Limitée, constituée en corporation auprès du gouvernement fédéral, et les six sociétés coopératives de crédit faisant partie de l'Association fédérale, soit:

B.C. Central Credit Union
Co-operative Credit Society of Manitoba Limited
Credit Union Federation of Alberta Limited
Nova Scotia Credit Union League Limited
Ontario Credit Union League Limited
Saskatchewan Co-operative Credit Society Limited

Les renseignements financiers présentés sont tirés des états annuels déposés par les sociétés conformément aux dispositions de la Loi et incluent les modifications qui, de l'avis du soussigné, sont nécessaires pour faire voir la situation de leurs affaires. Des changements pourraient intervenir lorsque les états auront été examinés dans le détail.

La principale fonction de la Société Canadienne de Crédit Coopératif Limitée consiste à recevoir les dépôts de ses membres et à leur consentir des prêts, essentiellement de la même façon que les associations coopératives de crédit provinciales desservent les caisses d'épargne locales. La Société Canadienne de Crédit Coopératif Limitée se compose de huit (8) associations coopératives de crédit provinciales, douze (12) coopératives financières, vingt-trois (23) coopératives de consommation, de production et de vente et de cinq (5) coopératives financières internationales. Un résumé des données relatives à la Société Canadienne de Crédit Coopératif Limitée et aux associations provinciales membres figure ci-après et les renseignements détaillés sont disponibles dans les chapitres suivants.

Les données relatives à la Société Canadienne de Crédit Coopératif Limitée indiquent peu de changement par rapport à l'exercice précédent et continuent de refléter le degré élevé de liquidité du mouvement coopératif.

Une comparaison des chiffres suivants à l'égard des associations provinciales révèle une majoration d'environ 6 p. 100 du total de l'actif. Exprimés en pourcentage de l'actif, les prêts consentis aux membres représentaient 19 p. 100 au cours de 1985. Les dépôts à court terme, les billets et obligations représentaient 68 p. 100 de l'actif total reflétant ainsi le niveau élevé de liquidités du mouvement coopératif. Environ les deux-tiers des prêts non remboursés représentaient des prêts consentis aux coopératives de crédit et l'autre tiers, des prêts consentis à des organismes coopératifs. Les fonds empruntés des membres représentaient 90 p. 100 du passif total; 5 p. 100 du passif provenait hors du mouvement coopératif. Pour les besoins du résumé, tous les emprunts des membres ont été classés à la rubrique 'dépôts des membres' et les 'autres emprunts' comprennent seulement les montants empruntés hors du mouvement coopératif.

| | Société Canadienne de Crédit Coopératif Ltée | | Associations provinciales membres | |
|---|---|---|---|---|
| | 1985<br>000 $ | 1984<br>000 $ | 1985<br>000 $ | 1984<br>000 $ |
| Prêts aux membres | 338,482 | 291,142 | 660,222 | 739,983 |
| Encaisse et dépôts à terme | 201,380 | 110,104 | 1,340,319 | 921,691 |
| Billets à court terme | 22,983 | 194,257 | 367,970 | 315,360 |
| Obligations | 372,893 | 411,955 | 662,337 | 833,088 |
| Total de l'actif (valeur comptable) | 1,034,715 | 1,119,318 | 3,492,426 | 3,283,302 |
| Dépôts des membres | 303,299 | 349,438 | 2,851,726 | 2,584,078 |
| Autres emprunts | 288,193 | 460,822 | 172,317 | 194,557 |
| Total du passif | 914,678 | 996,088 | 3,199,633 | 2,989,017 |
| Avoir des membres | 120,037 | 123,230 | 292,793 | 294,285 |
| Bénéfices net | 47 | 7,572 | 22,762 | 29,059 |

Respectueusement présenté,

le surintendant des Assurances
R.M. HAMMOND

CORPORATE INFORMATION

RENSEIGNEMENTS SUR LES ASSOCIATIONS

## CO-OPERATIVE CREDIT ASSOCIATIONS

### CANADIAN CO-OPERATIVE CREDIT SOCIETY LIMITED
### (SOCIETE CANADIENNE DE CREDIT COOPERATIF LIMITEE)

PRESIDENT: J. Nicholson

300 The East Mall, 5th Floor, Islington, Ontario M9B 6B7

CORPORATE INFORMATION as at February 17, 1986

DIRECTORS: F. Babin, S. Bildfell, J. Brophy, B. Campbell, E. Gebert, A. Gracie, W. Hanstead, H. Lanctot, I. MacPherson, M. McKenzie, J. Nicholson, G. Sawatzky, C. Semchyshyn, P. Schurman, L. Tendler, W. Thompson, G. Viereck.

AUDITORS: Deloitte Haskins & Sells

Incorporated in 1953 by Act of the Parliament of Canada 1-2 Eliz. II, c.58. Amendment in 1957, 5-6 Eliz. II, c.43. Supplementary Letters Patent issued 1980 increasing authorized capital. Certificate granted December 2, 1954 under the Cooperative Credit Associations Act.

CAPITAL STOCK

| | $'000 |
|---|---|
| Authorized | 250,000 |
| Subscribed and paid in cash | 116,026 |

### B.C. CENTRAL CREDIT UNION

CHAIRMAN OF THE BOARD: G. Viereck

1441 Creekside Drive, Vancouver, B.C. V6J 4S7

CORPORATE INFORMATION as at February 7, 1986

DIRECTORS: L. Armstrong, M. Betts, B. Farbes, R. Gentleman, D. Griffeth, R. Hood, D. Lach, I. MacPherson, T. Manrell, D. Marzari, K. May, R. Parkin, S. Raschdorf, G. Viereck, H. Webber.

AUDITORS: Pannell Kerr Forster

Incorporated in 1944 by certificate of incorporation under the Credit Unions Act of British Columbia. Commenced business 1944. Certificate granted August 5, 1955 under the Cooperative Credit Associations Act.

CAPITAL STOCK

| | $'000 |
|---|---|
| Authorized | unlimited |
| Subscribed and paid in cash | 74,950 |

### CO-OPERATIVE CREDIT SOCIETY OF MANITOBA LIMITED

PRESIDENT: C.W. Semchyshyn

CORPORATE INFORMATION as at February 21, 1986

DIRECTORS: A. Foidart, H. Foster, W. Halpenny, L. Harapiak, L. Jacques, W. McLeod, R. Nitelet, G. Sawatzky, C.W. Semchyshyn, A. Wardrop.

AUDITORS: Price Waterhouse

Incorporated in 1950 by Act of the Legislature of the Province of Manitoba 14 Geo. VI, c.105. Amendment in 1955, 3-4 Eliz. II, c.97 and 1978, 27 Eliz. II, c.55. Commenced business 1950. Certificate granted October 1, 1957 under the Cooperative Credit Associations Act.

CAPITAL STOCK

| | $'000 |
|---|---|
| Authorized | 100,000 |
| Subscribed and paid in cash | 31,566 |

## CREDIT UNION FEDERATION OF ALBERTA LIMITED

PRESIDENT: E. Benning

350N - 8500 MacLeod Trail S.E., Calgary, Alberta T2H 2N1

CORPORATE INFORMATION as at April 1, 1986

DIRECTORS: B. Cameron, B. Campbell, R. Duchesneau, R. Dumas, E. Knudsen, S. Kuss, L. Lennon, A. Mercier, D. Munro, M. Wapple, R. Wheatley.

AUDITORS: Touche Ross & Co.

Incorporated in 1969 by Credit Union Federation of Alberta Limited Act. Commenced business 1967. Certificate granted May 4, 1977 under the Cooperative Credit Associations Act.

CAPITAL STOCK

| | $'000 |
|---|---|
| Authorized | unlimited |
| Subscribed and paid in cash | 51,129 |

## NOVA SCOTIA CREDIT UNION LEAGUE LIMITED

PRESIDENT: R. McVeigh

6074 Lady Hammond Road, Halifax, Nova Scotia, B3K 2R7

CORPORATE INFORMATION at at February 28, 1986

DIRECTORS: M. Comeau, L. Coombs, R. Doucet, A. MacAdam, G. MacDonald, J.D.N. MacDonald, J.J. MacDonald, D. MacDougall, R. McVeigh, J. Nicholson, R. Parker, T. Walsh, G. West, G. Wrigley.

AUDITORS: Doane Raymond

Incorporated in 1938 by special Act under the Credit Union Act of Nova Scotia. Commenced business 1938. Certificate granted 1976 under the Cooperative Credit Associations Act.

CAPITAL STOCK

| | $'000 |
|---|---|
| Authorized | 10,000 |
| Subscribed and paid in cash | 7,495 |

## ONTARIO CREDIT UNION LEAGUE LIMITED

CHAIRMAN OF THE BOARD: J. Mackintosh

180 Duncan Mill Road, Don Mills, Ontario M3B 3K3

CORPORATE INFORMATION as at February 27, 1986

DIRECTORS: B. Akey, E. Beauprie, A. Dauphinee, D. DeMan, G. Ede, J. Feron, A. Gracie, D. Handy, W. Hanstead, A. Lanctot, M. Lang, W. Lee, M. Lefebvre, J. Mackintosh, W. Odendaal, K. Roberts, J. Worona, C. Zawadzki.

AUDITORS: Ward Mallette

Incorporated in 1942 by certificate of incorporation under the Credit Unions Act of Ontario. Commenced business 1942. Certificate granted December 24, 1974 under the Cooperative Credit Associations Act.

CAPITAL STOCK

| | $'000 |
|---|---|
| Authorized | unlimited |
| Subscribed and paid in cash | 43,305 |

## SASKATCHEWAN CO-OPERATIVE CREDIT SOCIETY LIMITED

PRESIDENT: L. Tendler

2055 Albert Street, Regina, Sask. S4P 3G8

CORPORATE INFORMATION as at February 10, 1986

DIRECTORS: S. Bildfell, R. Cowan, B. Effa, G. Gress, L. Hayes, V. Johnson, D. Loehr, P. Martyniuk, A. Meyer, J. Moneo, E. Sagan, T. Shepstone, K. Sproule, L. Tendler, L.J. Vinak.

AUDITORS: Clarkson Gordon

Incorporated in 1941 by Act of the Legislature of the Province of Saskatchewan, c.93. Amendments in 1944, 8 Geo. VI, c.76; in 1947, 11 Geo. VI, c.124; in 1949, 13 Geo. VI, c.131; in 1950, 14 Geo. VI, c.109; in 1955, 4 Eliz. II, c.93; in 1959, 8 Eliz. II, c.121; in 1962, 11 Eliz. II, c.77; in 1963, 12 Eliz. II, c.90; in 1966, 15 Eliz. II, c.121 and in 1970, c.121. Commenced business 1941. Certificate granted December 16, 1955 under the Cooperative Credit Associations Act.

CAPITAL STOCK

| | $'000 |
|---|---|
| Authorized | unlimited |
| Subscribed and paid in cash | 73,727 |

STATEMENT OF ASSESSMENTS

ETAT DES COTISATIONS

## STATEMENT OF ASSESSMENTS FOR THE YEAR ENDED MARCH 31, 1985

made upon cooperative credit associations for expenses of supervision for the year ended March 31, 1985

## ETAT DES COTISATIONS POUR L'ANNEE CLOSE LE 31 MARS 1985

établies sur les associations coopératives de crédit au titre des frais de surveillance pour l'année close le 31 mars 1985

| | $ |
|---|---|
| Canadian Co-operative Credit Society Limited | 29,467 |
| **Member Associations - Associations Membres** | |
| B.C. Central Credit Union | 35,093 |
| Co-operative Credit Society of Manitoba | 9,717 |
| Credit Union Federation of Alberta Limited | 18,109 |
| Nova Scotia Credit Union League Limited | 2,302 |
| Ontario Credit Union League Limited | 22,664 |
| Saskatchewan Co-operative Credit Society Limited | 30,434 |
| Total | 147,786 |

# ABSTRACT OF STATEMENTS
# OF COOPERATIVE CREDIT ASSOCIATIONS TO WHICH CERTIFICATES
# HAVE BEEN GRANTED UNDER THE COOPERATIVE CREDIT
# ASSOCIATIONS ACT.

# PRECIS DES ETATS
# DES ASSOCIATIONS COOPERATIVES DE CREDIT AUXQUELLES UN CERTIFICAT
# A ETE DELIVRE EN VERTU DE LA LOI
# SUR LES ASSOCIATIONS COOPERATIVES DE CREDIT.

## 1985 - COOPERATIVE CREDIT ASSOCIATIONS

### TABLE I - ASSETS (BOOK VALUE) ('000)

| NO. - NO. | ASSOCIATION - ASSOCIATION | LOANS TO MEMBERS (LESS PROVISION FOR LOANS IN DEFAULT) - PRETS AUX MEMBRES (MOINS PROVISION POUR PRETS EN SOUFFRANCE) | CASH - ENCAISSE | TREASURY BILLS AND SHORT TERM DEPOSITS - BONS DU TRESOR ET DEPOTS A COURT TERME | BONDS - OBLIGATIONS | SHARES - ACTIONS |
|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | 338,481 | 16,580 | 184,782 | 395,876 | 1,015 |
| 2 | B.C. CENTRAL CREDIT UNION..... | 178,345 | 11,215 | 355,265 | 322,390 | 35,714 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 57,259 | 27,364 | 81,056 | 118,911 | 12,308 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | 215,270 | 7,735 | 78,481 | 36,616 | 13,497 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | 14,925 | 1,424 | 12,030 | 6,013 | 1,711 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | 63,373 | 12,091 | 400,498 | 182,470 | 25,846 |
| 7 | SASK. COOP. CREDIT SOCIETY.... | 131,050 | 4,451 | 348,705 | 363,901 | 37,479 |
| | TOTAL, 1985..... | 998,705 | 80,864 | 1,460,835 | 1,426,181 | 127,571 |
| | TOTAL, 1984..... | 1,031,124 | 71,184 | 960,630 | 1,754,658 | 131,736 |

### TABLE II - LIABILITIES AND MEMBERS' EQUITY ('000)

| NO. - NO. | ASSOCIATION - ASSOCIATION | DEPOSITS-DEPOTS: DEMAND - A DEMANDE | DEPOSITS-DEPOTS: TERM - A TERME | OTHER BORROWED MONEY - AUTRES EMPRUNTS | BANK LOANS AND BANK OVERDRAFTS - PRETS BANCAIRES ET DECOUVERTS DE BANQUE | INTEREST DUE AND ACCRUED ON DEPOSITS, BORROWED MONEY AND BANK LOANS - INTERETS COURUS ET A PAYER SUR DEPOTS EMPRUNTS ET PRETS BANCAIRES | EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES - FRAIS COURUS ET A PAYER ET AUTRE PASSIF | PROVISION FOR INTEREST ON SHARE CAPITAL - PROVISION POUR INTERETS SUR CAPITAL |
|---|---|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | 230,674 | 303,298 | 57,518 | 310,516 | 9,787 | 1,251 | ..... |
| 2 | B.C. CENTRAL CREDIT UNION..... | 450,836 | 316,910 | 152,673 | 178 | 11,944 | 1,381 | 2,996 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 236,008 | 56,424 | ..... | ..... | 4,156 | 563 | 477 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | 33,747 | 224,045 | ..... | 28,634 | 7,921 | 5,832 | ..... |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | 4,047 | 28,903 | 6,000 | 35 | 193 | 403 | ..... |
| 6 | ONTARIO CREDIT UNION LEAGUE... | 87,128 | 623,757 | ..... | ..... | 5,680 | 1,053 | ..... |
| 7 | SASK. COOP. CREDIT SOCIETY.... | 75,951 | 727,605 | ..... | 70,922 | 11,054 | 7,586 | 8,476 |
| | TOTAL, 1985..... | 1,118,393 | 2,280,948 | 216,192 | 410,286 | 50,738 | 18,062 | 11,951 |
| | TOTAL, 1984..... | 960,005 | 2,137,732 | 491,157 | 280,265 | 55,909 | 18,527 | 18,317 |

### TABLE III - STATEMENT OF INCOME AND EXPENSES ('000)

| NO. - NO. | ASSOCIATION - ASSOCIATION | INCOME-REVENU: LOANS - PRETS | INCOME-REVENU: INVESTMENTS - PLACEMENTS | INCOME-REVENU: OTHER INCOME - AUTRES REVENUS | INCOME-REVENU: TOTAL - TOTAL | INTEREST - INTERETS |
|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | 23,266 | 66,227 | 171 | 89,666 | 78,894 |
| 2 | B.C. CENTRAL CREDIT UNION..... | 18,938 | 76,761 | 10,285 | 105,985 | 88,045 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 4,582 | 25,019 | 7,736 | 37,339 | 25,570 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | 25,284 | 10,755 | 15,407 | 51,447 | 27,382 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | 1,428 | 2,126 | 4,710 | 8,265 | 2,663 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | 7,643 | 60,166 | 9,993 | 77,804 | 63,586 |
| 7 | SASK. COOP. CREDIT SOCIETY.... | 14,369 | 81,814 | 14,019 | 110,202 | 79,046 |
| | TOTAL, 1985..... | 95,513 | 322,872 | 62,325 | 480,711 | 364,886 |
| | TOTAL, 1984..... | 113,483 | 304,838 | 61,431 | 479,885 | 381,707 |

1985 - ASSOCIATIONS COOPERATIVES DE CREDIT

TABLEAU I - ACTIF (VALEUR COMPTABLE) ('000)

| NO. | MORTGAGES | REAL ESTATE | INVESTMENTS IN SUBSIDIARIES | INVESTMENT INCOME DUE AND ACCRUED | OTHER ASSETS | TOTAL | ASSETS NOT ADMITTED | TOTAL ASSETS |
|---|---|---|---|---|---|---|---|---|
| NO. | PRETS HYPOTHECAIRES | IMMEUBLES | PLACEMENT DANS LES FILIALES | REVENU DE PLACEMENT CUMU ET A RECEVOIR | AUTRES ACTIFS | TOTAL | ACTIF NON ADMIS | TOTAL DES ACTIFS |
| | $ | $ | $ | $ | $ | $ | $ | $ |
| 1 | 27,698 | 16,933 | 40,000 | 11,477 | 3,239 | 1,036,102 | 1,387 | 1,034,714 |
| 2 | 14,394 | 15,714 | 46,735 | 28,689 | 9,612 | 1,016,076 | 7,194 | 1,008,881 |
| 3 | 15,242 | ..... | 3,351 | 3,408 | 11,273 | 330,176 | 2,876 | 327,300 |
| 4 | 138 | 6,026 | 1,413 | 1,384 | 5,219 | 366,384 | 5,176 | 361,208 |
| 5 | 2,074 | 1,238 | 6,297 | 221 | 2,147 | 48,083 | 335 | 47,748 |
| 6 | ..... | ..... | 9,299 | 11,830 | 49,805 | 755,215 | 13,292 | 741,923 |
| 7 | 69,880 | 20,638 | 1,383 | 14,456 | 16,745 | 1,008,694 | 3,328 | 1,005,365 |
| | 128,428 | 80,551 | 108,481 | 58,468 | 98,643 | 4,560,732 | 33,588 | 4,527,142 |
| | 158,886 | 43,180 | 114,678 | 76,408 | 74,951 | 4,417,402 | 14,781 | 4,402,620 |

TABLEAU II - PASSIF ET AVOIR DES MEMBRES ('000)

| NO. | PROVISION FOR DEFICIENCY OF STATUTORY VALUES | DEFERRED TAXES | TOTAL | RESERVES - RESERVES | | | SURPLUS | TOTAL | TOTAL LIABILITIES AND MEMBERS' EQUITY |
|---|---|---|---|---|---|---|---|---|---|
| | | | | CAPITAL | GUARANTEE | GENERAL | | | |
| NO. | PROVISION POUR INSUFFISANCE DES VALEURS STATUTAIRES | IMPOTS SUR LE REVENU REPORTES | TOTAL | CAPITAL | GARANTIE | GENERALE | BENEFICES NON REPARTIS | TOTAL | TOTAL DU PASSIF ET DES AVOIRS DES MEMBRES |
| | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| 1 | 1,631 | ..... | 914,678 | 116,026 | ..... | 6,539 | -2,529 | 120,036 | 1,034,714 |
| 2 | ..... | 2,733 | 939,633 | 74,950 | ..... | ..... | -5,703 | 69,247 | 1,008,881 |
| 3 | 415 | ..... | 298,045 | 31,585 | 1,500 | ..... | -3,811 | 29,254 | 327,300 |
| 4 | 572 | 499 | 301,258 | 51,128 | ..... | 14,569 | -5,749 | 59,949 | 361,208 |
| 5 | ..... | ..... | 39,582 | 7,494 | ..... | 1,005 | -334 | 8,166 | 47,748 |
| 6 | 11 | ..... | 717,841 | 43,304 | ..... | 2,200 | -21,223 | 24,281 | 741,923 |
| 7 | ..... | 1,875 | 903,472 | 73,726 | 3,399 | 24,767 | ..... | 101,893 | 1,005,365 |
| | 2,630 | 5,107 | 4,114,311 | 398,196 | 4,899 | 48,982 | -39,349 | 412,830 | 4,527,142 |
| | 4,687 | 7,502 | 3,985,105 | 388,011 | 4,899 | 44,840 | -21,236 | 417,515 | 4,402,620 |

TABLEAU III - ETAT DES REVENUS ET DEPENSES ('000)

| NO. | EXPENSES-DEPENSES | | | | EARNINGS BEFORE GAINS OR LOSSES ON INVESTMENTS AND LOANS | NET GAIN (LOSS) ON INVESTMENTS AND LOANS | EARNINGS BEFORE TAXES | INCOME TAXES | NET EARNINGS |
|---|---|---|---|---|---|---|---|---|---|
| | SALARIES AND STAFF BENEFITS | OTHER | DEPRE-CIATION | TOTAL | | | | | |
| NO. | TRAITEMENTS ET AVANTAGES SOCIAUX | AUTRES | AMOR-TISSEMENT | TOTAL | REVENU AVANT PROFIT OU PERTE SUR REALI-SATION DE PLACEMENTS ET PRETS | PROFIT (PERTE) SUR REALISATION DE PLACEMENTS ET PRETS | REVENU AVANT IMPOTS | IMPOTS SUR LE REVENU | REVENU NET |
| | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| 1 | 2,123 | 2,064 | 88 | 82,971 | 6,684 | -6,647 | 47 | ..... | 47 |
| 2 | 4,531 | 9,152 | 859 | 102,389 | 3,595 | -1,734 | 1,862 | 260 | 1,602 |
| 3 | 3,376 | 5,807 | 851 | 35,406 | 1,933 | 240 | 2,173 | ..... | 2,173 |
| 4 | 5,962 | 10,411 | 1,169 | 44,935 | 6,511 | -1,002 | 5,509 | 146 | 5,363 |
| 5 | 1,108 | 4,068 | 96 | 7,936 | 329 | ..... | 329 | ..... | 329 |
| 6 | 4,408 | 6,937 | 153 | 75,086 | 2,717 | -138 | 2,580 | ..... | 2,580 |
| 7 | 7,722 | 5,888 | 817 | 93,454 | 16,748 | -5,290 | 11,458 | 744 | 10,714 |
| | 29,233 | 44,110 | 3,837 | 442,180 | 38,530 | -14,570 | 23,861 | 1,151 | 22,810 |
| | 30,011 | 44,575 | 3,137 | 439,431 | 40,433 | -2,345 | 38,188 | 1,956 | 36,831 |

## 1985 - COOPERATIVE CREDIT ASSOCIATIONS

### TABLE IV - STATEMENT OF SURPLUS ('000)

| NO. - NO. | ASSOCIATION - ASSOCIATION | BALANCE AT BEGINNING OF YEAR - SOLDE AU DEBUT DE L'ANNEE | ADD-AJOUTER: NET EARNINGS - REVENU NET | ADD-AJOUTER: OTHER - AUTRES | ADD-AJOUTER: INTEREST ON SHARE CAPITAL AND DIVIDENDS TO MEMBERS - INTERETS SUR CAPITAL-ACTIONS ET DIVIDENDES AUX MEMBRES |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | -424 | 47 | ..... | ..... |
| 2 | B.C. CENTRAL CREDIT UNION..... | 1,732 | 1,602 | ..... | 2,998 |
| 3 | COOP. CREDIT SOC. OF MAN..... | -3,472 | 2,173 | ..... | 2,049 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | -9,521 | 5,363 | ..... | 5,004 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | -395 | 329 | 241 | 371 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | -11,508 | 2,580 | ..... | ..... |
| 7 | SASK. COOP. CREDIT SOCIETY.... | ..... | 10,714 | ..... | 8,476 |
| | TOTAL, 1985..... | -23,585 | 22,810 | 241 | 18,888 |
| | TOTAL, 1984..... | -27,862 | 36,631 | 560 | 25,423 |

### TABLE V - STATEMENT OF RESERVES ('000)

| NO. - NO. | ASSOCIATION - ASSOCIATION | GUARANTEE FUND-FONDS DE GARANTIE: BALANCE AT BEGINNING OF YEAR - SOLDE AU DEBUT DE L'ANNEE | TRANSFER FROM SURPLUS - VIRE DU COMPTE DES BENEFICES NON REPARTIS | OTHER - AUTRES | BALANCE AT END OF YEAR - SOLDE EN FIN D'ANNEE |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | ..... | ..... | ..... | ..... |
| 2 | B.C. CENTRAL CREDIT UNION..... | ..... | ..... | ..... | ..... |
| 3 | COOP. CREDIT SOC. OF MAN..... | 1,500 | ..... | ..... | 1,500 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | ..... | ..... | ..... | ..... |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | ..... | ..... | ..... | ..... |
| 6 | ONTARIO CREDIT UNION LEAGUE... | ..... | ..... | ..... | ..... |
| 7 | SASK. COOP. CREDIT SOCIETY.... | 3,399 | ..... | ..... | 3,399 |
| | TOTAL, 1985..... | 4,899 | ..... | ..... | 4,899 |
| | TOTAL, 1984..... | 4,899 | ..... | ..... | 4,899 |

### TABLE VI - SUMMARY OF LOANS AND DEPOSITS AND OTHER BORROWED MONEY BY TERM ('000)

| NO. - NO. | ASSOCIATION - ASSOCIATION | LOANS-PRETS: TERM-A TERME: DEMAND - A DEMANDE | LESS THAN 100 DAYS - MOINS DE 100 JOURS | 100 DAYS - 365 DAYS - 100 JOURS - 365 JOURS | MORE THAN ONE YEAR - PLUS D'UN AN | TOTAL - TOTAL |
|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | 109,985 | 122,925 | 8,828 | 96,743 | 338,481 |
| 2 | B.C. CENTRAL CREDIT UNION..... | 92,149 | 7,300 | 91 | 78,804 | 178,345 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 37,739 | ..... | ..... | 19,520 | 57,259 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | 215,270 | ..... | ..... | ..... | 215,270 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | 11,494 | ..... | ..... | 3,430 | 14,925 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | 62,616 | ..... | ..... | 756 | 63,373 |
| 7 | SASK. COOP. CREDIT SOCIETY.... | 43,031 | 12,716 | 33,991 | 41,310 | 131,050 |
| | TOTAL, 1985..... | 572,288 | 142,941 | 42,911 | 240,564 | 998,705 |
| | TOTAL, 1984..... | 602,838 | 174,958 | 86,271 | 167,454 | 1,031,124 |

## TABLEAU IV - ETAT DES BENEFICES NON REPARTIS ('000)

| NO. - NO. | TRANSFER TO-VIREMENT: GUARANTEE FUND - FONDS GARANTI | GENERAL RESERVES - RESERVES GENERALES | INVESTMENT RESERVES - RESERVES DE PLACEMENTS | DEDUCT-MOINS: CHANGE IN-CHANGEMENTS DANS: PROVISION FOR DEFICIENCY OF STATUTORY VALUES - PROVISION POUR INSUFFISANCE DES VALEURS STATUTAIRES | ASSETS NOT ADMITTED - ACTIF NON ADMIS | OTHER - AUTRES | BALANCE AT END OF YEAR - SOLDE EN FIN D'ANNEE |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| 1 | ..... | 47 | ..... | ..... | 983 | 1,141 | -2,529 |
| 2 | ..... | ..... | ..... | ..... | 6,040 | ..... | -5,703 |
| 3 | ..... | ..... | ..... | -210 | 672 | ..... | -3,811 |
| 4 | ..... | 359 | ..... | -829 | -2,943 | -1 | -5,749 |
| 5 | ..... | ..... | ..... | ..... | -61 | 199 | -334 |
| 6 | ..... | ..... | ..... | -12 | 12,306 | ..... | -21,223 |
| 7 | ..... | 4,739 | ..... | -1,871 | -521 | -112 | ..... |
| | ..... | 5,146 | ..... | -2,920 | 16,458 | 1,229 | -38,349 |
| | ..... | 5,021 | 942 | -415 | -1,286 | 1,076 | -21,236 |

## TABLEAU V - ETAT DES RESERVES ('000)

| NO. - NO. | GENERAL RESERVE-RESERVE GENERALE: BALANCE AT BEGINNING OF YEAR - SOLDE AU DEBUT DE L'ANNEE | TRANSFER FROM SURPLUS - VIRE DU COMPTE DE BENEFICES NON REPARTIS | OTHER - AUTRES | BALANCE AT END OF YEAR - SOLDE EN FIN D'ANNEE | INVESTMENT RESERVE-RESERVE DE PLACEMENTS: BALANCE AT BEGINNING OF YEAR - SOLDE AU DEBUT DE L'ANNEE | TRANSFER FROM SURPLUS - VIRE DU COMPTE DE BENEFICES NON REPARTIS | OTHER - AUTRES | BALANCE AT END OF YEAR - SOLDE EN FIN D'ANNEE |
|---|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ | $ |
| 1 | 7,354 | 47 | -863 | 6,539 | ..... | ..... | ..... | ..... |
| 2 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 3 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 4 | 13,267 | 359 | 942 | 14,589 | 942 | ..... | -943 | ..... |
| 5 | 1,047 | ..... | -42 | 1,005 | ..... | ..... | ..... | ..... |
| 6 | 2,200 | ..... | ..... | 2,200 | ..... | ..... | ..... | ..... |
| 7 | 20,027 | 4,739 | ..... | 24,767 | ..... | ..... | ..... | ..... |
| | 43,887 | 5,146 | 38 | 49,082 | 942 | ..... | -943 | ..... |
| | 38,052 | 5,021 | -178 | 43,887 | ..... | ..... | ..... | ..... |

## TABLEAU VI - RESUME DES PRETS, DEPOTS ET AUTRES EMPRUNTS A TERME ('000)

| NO. - NO. | DEPOSITS AND OTHER BORROWED MONEY-DEPOTS ET AUTRES EMPRUNTS: DEMAND - A DEMANDE | TERM-A TERME: LESS THAN 100 DAYS - MOINS DE 100 JOURS | 100 DAYS - 365 DAYS - 100 JOURS - 365 JOURS | MORE THAN ONE YEAR - PLUS D'UN AN | TOTAL - TOTAL |
|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ |
| 1 | 230,674 | 251,697 | 41,428 | 67,692 | 591,491 |
| 2 | 450,836 | 410,044 | 37,803 | 21,736 | 920,420 |
| 3 | 236,008 | ..... | ..... | 56,424 | 292,432 |
| 4 | 33,747 | 66,787 | 157,262 | ..... | 257,797 |
| 5 | 4,047 | 16,721 | 12,115 | 6,065 | 38,950 |
| 6 | 87,128 | 362,962 | 44,142 | 216,653 | 710,886 |
| 7 | 75,951 | 463,810 | 98,607 | 165,186 | 803,556 |
| | 1,118,383 | 1,572,023 | 391,358 | 533,758 | 3,615,535 |
| | 980,005 | 1,804,140 | 351,300 | 483,439 | 3,588,895 |

1985 - COOPERATIVE CREDIT ASSOCIATIONS

TABLE VII - SUMMARY OF SECURITIES - PART I ('000)

| NO. | ASSOCIATION | TREASURY BILLS (FEDERAL AND PROVINCIAL) | DEMAND AND TERM DEPOSITS (ONE YEAR OR LESS) - DEPOTS A DEMANDE ET A TERME (D'UN AN OU MOINS) IN BANKS, TRUST OR LOAN COMPANIES | IN ASSOCIATIONS | TOTAL |
|---|---|---|---|---|---|
| NO. | ASSOCIATION | BONS DU TRESOR (FEDERAL ET PROVINCIAUX) | MAINTENUS AUPRES DES BANQUES, DES COMPAGNIES DE FIDUCIE OU DE PRET | DANS LES ASSOCIATIONS | TOTAL |
| | | $ | $ | $ | $ |
| 1 | B.C. CENTRAL CREDIT UNION | | | | |
| | (2) B.V.-V.C. | 86,478 | 205,325 | 83,460 | 355,265 |
| | (2) M.S.V.-V.M.S. | 86,478 | 205,325 | 83,460 | 355,265 |
| 2 | CAN. COOPERATIVE CREDIT SOC. | | | | |
| | (2) B.V.-V.C. | 129,462 | 55,060 | 275 | 184,798 |
| | (2) M.S.V.-V.M.S. | 129,462 | 55,060 | 275 | 184,798 |
| 3 | COOP. CREDIT SOC. OF MAN. | | | | |
| | (2) B.V.-V.C. | 25,176 | 42,380 | 13,500 | 81,056 |
| | (2) M.S.V.-V.M.S. | 25,176 | 42,380 | 13,500 | 81,056 |
| 4 | CREDIT UNION FED. OF ALBERTA | | | | |
| | (2) B.V.-V.C. | 26,610 | 12,715 | 39,154 | 78,481 |
| | (2) M.S.V.-V.M.S. | 26,610 | 12,715 | 39,154 | 78,481 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | | | | |
| | (2) B.V.-V.C. | ..... | 5,000 | 7,030 | 12,030 |
| | (2) M.S.V.-V.M.S. | ..... | 5,000 | 7,030 | 12,030 |
| 6 | ONTARIO CREDIT UNION LEAGUE | | | | |
| | (2) B.V.-V.C. | 332,598 | 900 | 67,000 | 400,498 |
| | (2) M.S.V.-V.M.S. | 332,598 | 900 | 67,000 | 400,498 |
| 7 | SASK. COOP. CREDIT SOCIETY | | | | |
| | (2) B.V.-V.C. | 293,705 | ..... | 55,000 | 348,705 |
| | (2) M.S.V.-V.M.S. | 293,705 | ..... | 55,000 | 348,705 |
| | TOTAL, 1985 | | | | |
| | (2) B.V.-V.C. | 874,033 | 321,382 | 265,419 | 1,460,835 |
| | (2) M.S.V.-V.M.S. | 874,033 | 321,382 | 265,419 | 1,460,835 |

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUE; FOR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.
(2) BECAUSE OF SPACE LIMITATIONS THE FOLLOWING ABBREVIATIONS HAVE BEEN USED; B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

TABLEAU VII - SOMMAIRE DES TITRES DETENUS - PARTIE I ('000)

| NO. - NO. | BONDS - OBLIGATIONS | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | CANADIAN - CANADIENNES | | | | | | FOREIGN - ETRANGERS | |
| | FEDERAL - FEDERALES (1) | PROVINCIAL - PROVINCIALES (1) | MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL - MUNICIPALITE, D'ADMINISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES | CORPORATE NOTES (ONE YEAR OR LESS) - BILLETS DE CORPORATIONS (UN AN OU MOINS) | ALL OTHERS - AUTRES: CORPORATE - COMPAGNIES | ALL OTHERS - AUTRES: COOPERATIVES - COOPERATIVES | | TOTAL - TOTAL |
| | $ | $ | $ | $ | $ | $ | $ | $ |
| 1 | 39,824 | 79,398 | ..... | 131,967 | 69,863 | 1,336 | ..... | 322,390 |
| | 39,824 | 79,398 | ..... | 131,967 | 70,614 | 1,336 | ..... | 323,140 |
| 2 | 12,752 | 37,625 | ..... | 22,983 | 303,095 | 19,419 | ..... | 395,876 |
| | 12,752 | 37,625 | ..... | 22,980 | 301,489 | 19,419 | ..... | 394,267 |
| 3 | 5,683 | 6,873 | 165 | 75,408 | 29,977 | 803 | ..... | 118,911 |
| | 5,683 | 6,873 | 169 | 75,408 | 29,829 | 827 | ..... | 118,792 |
| 4 | ..... | 4,004 | ..... | 15,407 | 6,677 | 10,527 | ..... | 36,616 |
| | ..... | 4,004 | ..... | 15,407 | 6,104 | 10,527 | ..... | 36,044 |
| 5 | 2,594 | 3,229 | 69 | ..... | 19 | 100 | ..... | 6,013 |
| | 2,594 | 3,229 | 66 | ..... | 18 | 100 | ..... | 6,008 |
| 6 | 23,107 | 13,948 | ..... | 145,184 | 219 | 10 | ..... | 182,470 |
| | 23,107 | 13,948 | ..... | 145,184 | 208 | 10 | ..... | 182,459 |
| 7 | 59,540 | 68,666 | 3,124 | ..... | 232,570 | ..... | ..... | 363,901 |
| | 59,540 | 68,666 | 3,120 | ..... | 233,921 | ..... | ..... | 365,249 |
| | 143,502 | 213,747 | 3,359 | 390,952 | 642,423 | 32,196 | ..... | 1,426,181 |
| | 143,502 | 213,747 | 3,356 | 390,949 | 642,185 | 32,220 | ..... | 1,425,962 |

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONS FEDERALES ET PROVINCIALES. POUR TOUS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.
(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

## 1985 - COOPERATIVE CREDIT ASSOCIATIONS

### TABLE VIII - SUMMARY OF SECURITIES - PART II ('000)

| NO. | ASSOCIATION | CANADIAN SHARES-ACTIONS CANADIENNES | | | |
|---|---|---|---|---|---|
| | | PREFERRED-PRIVILEGIEES | | COMMON-ORDINAIRES | |
| NO. | ASSOCIATION | COOPERATIVE - COOPERATIVES | OTHER - AUTRES | COOPERATIVE - COOPERATIVES | OTHER - AUTRES |
| | | $ | $ | $ | $ |
| 1 | B.C. CENTRAL CREDIT UNION | | | | |
| | (2) B.V.-V.C. | 508 | 538 | 34,864 | ..... |
| | (2) M.S.V.-V.M.S. | 508 | 538 | 34,864 | ..... |
| 2 | CAN. COOPERATIVE CREDIT SOC. | | | | |
| | (2) B.V.-V.C. | 37 | ..... | 101 | 763 |
| | (2) M.S.V.-V.M.S. | 37 | ..... | 101 | 741 |
| 3 | COOP. CREDIT SOC. OF MAN. | | | | |
| | (2) B.V.-V.C. | 328 | ..... | 11,979 | ..... |
| | (2) M.S.V.-V.M.S. | 32 | ..... | 11,979 | ..... |
| 4 | CREDIT UNION FED. OF ALBERTA | | | | |
| | (2) B.V.-V.C. | 351 | ..... | 13,041 | 104 |
| | (2) M.S.V.-V.M.S. | 351 | ..... | 13,041 | 104 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | | | | |
| | (2) B.V.-V.C. | 366 | ..... | 1,319 | 25 |
| | (2) M.S.V.-V.M.S. | 366 | ..... | 1,319 | 134 |
| 6 | ONTARIO CREDIT UNION LEAGUE | | | | |
| | (2) B.V.-V.C. | 212 | ..... | 25,633 | ..... |
| | (2) M.S.V.-V.M.S. | 212 | ..... | 25,633 | ..... |
| 7 | SASK. COOP. CREDIT SOCIETY | | | | |
| | (2) B.V.-V.C. | 4,631 | 871 | 30,386 | 1,590 |
| | (2) M.S.V.-V.M.S. | 4,631 | 837 | 30,386 | 1,227 |
| | TOTAL, 1985 | | | | |
| | (2) B.V.-V.C. | 6,437 | 1,409 | 117,125 | 2,483 |
| | (2) M.S.V.-V.M.S. | 6,141 | 1,375 | 117,125 | 2,207 |

(2) BECAUSE OF SPACE LIMIATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STAUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

TABLEAU VIII - SOMMAIRE DES TITRES DETENUS - PARTIE II ('000)

| NO. - NO. | FOREIGN SHARES-ACTIONS ETRANGERES | | | | TOTAL SHARES - TOTAL DES ACTIONS |
|---|---|---|---|---|---|
| | PREFERRED-PRIVILEGIEES | | COMMON-ORDINAIRES | | |
| | COOPERATIVE - COOPERATIVES | OTHER - AUTRES | COOPERATIVE - COOPERATIVES | OTHER - AUTRES | |
| | $ | $ | $ | $ | $ |
| 1 | | | | | |
| | ..... | ..... | ..... | 3 | 35,714 |
| | ..... | ..... | ..... | 3 | 35,714 |
| 2 | | | | | |
| | ..... | ..... | 112 | ..... | 1,015 |
| | ..... | ..... | 112 | ..... | 992 |
| 3 | | | | | |
| | ..... | ..... | ..... | ..... | 12,308 |
| | ..... | ..... | ..... | ..... | 12,012 |
| 4 | | | | | |
| | ..... | ..... | ..... | ..... | 13,497 |
| | ..... | ..... | ..... | ..... | 13,497 |
| 5 | | | | | |
| | ..... | ..... | ..... | ..... .. | 1,711 |
| | ..... | ..... | ..... | ..... | 1,820 |
| 6 | | | | | |
| | ..... | ..... | ..... | ..... | 25,846 |
| | ..... | ..... | ..... | ..... | 25,846 |
| 7 | | | | | |
| | ..... | ..... | ..... | ..... | 37,479 |
| | ..... | ..... | ..... | ..... | 37,082 |
| | ..... | ..... | 112 | 3 | 127,571 |
| | ..... | ..... | 112 | 3 | 126,965 |

(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES( V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STAUTAIRE-MAXIMUM STATUTORY VALUE.

## TABLE IX - INVESTMENT INCOME DUE AND ACCRUED AND INTEREST EXPENSE DUE AND ACCRUED ('000)

| NO. | ASSOCIATION / ASSOCIATION | INVESTMENT INCOME DUE AND ACCRUED - REVENU DE PLACEMENTS A RECEVOIR | | | | |
|---|---|---|---|---|---|---|
| | | LOANS / PRETS | TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRESOR ET DEPOTS A COURT TERME | BONDS / OBLIGATIONS | SHARES / ACTIONS | MORTGAGES / PRETS HYPOTHECAIRES |
| | | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | 2,417 | 9 | 8,440 | ..... | 143 |
| 2 | B.C. CENTRAL CREDIT UNION..... | 1,392 | 13,227 | 11,876 | ..... | 194 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 434 | 952 | 1,915 | 18 | 86 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | 198 | 729 | 456 | ..... | ..... |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | 31 | 42 | 146 | ..... | 1 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | 286 | 10,888 | 655 | ..... | ..... |
| 7 | SASK. COOP. CREDIT SOCIETY.... | 849 | ..... | 11,895 | ..... | 1,703 |
| | TOTAL, 1985..... | 5,810 | 25,850 | 35,385 | 18 | 2,127 |
| | TOTAL, 1984..... | 7,242 | 22,766 | 37,573 | 4,729 | 2,750 |

## TABLE X - INVESTMENT INCOME EARNED AND INTEREST INCURRED ('000)

| NO. | ASSOCIATION / ASSOCIATION | INVESTMENT INCOME EARNED - REVENU DE PLACEMENTS | | | | | |
|---|---|---|---|---|---|---|---|
| | | CASH / ENCAISSE | TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRESOR ET DEPOTS A COURT TERME | BONDS / OBLIGATIONS | SHARES / ACTIONS | MORTGAGES / PRETS HYPOTHECAIRES | REAL ESTATE / IMMEUBLES |
| | | $ | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | ..... | 10,445 | 46,913 | 22 | 3,372 | 1,048 |
| 2 | B.C. CENTRAL CREDIT UNION..... | 137 | 8,017 | 67,835 | 43 | 665 | ..... |
| 3 | COOP. CREDIT SOC. OF MAN..... | 1,345 | 16,223 | 3,840 | 255 | 2,469 | ..... |
| 4 | CREDIT UNION FED. OF ALBERTA.. | 526 | 5,824 | 3,905 | 6 | ..... | 511 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | 79 | 991 | 734 | 37 | 16 | 81 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | ..... | 49,189 | 10,367 | 20 | ..... | ..... |
| 7 | SASK. COOP. CREDIT SOCIETY.... | ..... | 51,420 | 20,430 | 260 | 9,309 | ..... |
| | TOTAL, 1985..... | 2,139 | 142,112 | 154,026 | 844 | 15,833 | 1,840 |
| | TOTAL, 1984..... | 1,370 | 108,238 | 165,035 | 6,724 | 16,580 | 539 |

## TABLE XI - OTHER INCOME ('000)

| NO. | ASSOCIATION / ASSOCIATION | DEPOSIT AND LOAN DEPARTMENT-SERVICE DES DEPOTS ET DES PRETS | | | | |
|---|---|---|---|---|---|---|
| | | CLEARING CHARGES / FRAIS DE COMPENSATION | SERVICE CHARGES / FRAIS DE GESTION | FEES AND COMMISSIONS / HONORAIRES ET COMMISSIONS | OTHER / AUTRES | TOTAL / TOTAL |
| | | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | ..... | ..... | ..... | ..... | ..... |
| 2 | B.C. CENTRAL CREDIT UNION..... | 3,740 | ..... | 520 | 753 | 5,014 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 2,425 | 70 | 614 | ..... | 3,110 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | 3,130 | 879 | 584 | 722 | 5,316 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | ..... | 530 | 23 | 78 | 631 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | 2,545 | 1,069 | 182 | 244 | 4,040 |
| 7 | SASK. COOP. CREDIT SOCIETY.... | 2,631 | ..... | 2,173 | 3,229 | 8,034 |
| | TOTAL, 1985..... | 14,473 | 2,550 | 4,087 | 5,026 | 26,147 |
| | TOTAL, 1984..... | 13,767 | 2,383 | 2,580 | 5,280 | 26,002 |

## TABLEAU IX - REVENU DE PLACEMENTS A RECEVOIR ET INTERETS ECHUS ET COURUS ('000)

| NO. - NO. | SUBSIDIARIES - FILIALES | OTHER - AUTRES | TOTAL - TOTAL | INTEREST EXPENSE DUE AND ACCRUED - INTERETS ECHUS ET COURUS: DEPOSITS-DEPOTS: DEMAND - A DEMANDE | DEPOSITS-DEPOTS: TERM - A TERME | OTHER BORROWED MONEY - AUTRES EMPRUNTS | BANK LOANS - EMPRUNTS BANCAIRES | TOTAL - TOTAL |
|---|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ | $ |
| 1 | 355 | 110 | 11,477 | 226 | 7,806 | ..... | 1,753 | 9,787 |
| 2 | ..... | ..... | 26,689 | 6,859 | 3,812 | 1,172 | ..... | 11,944 |
| 3 | ..... | ..... | 3,408 | 1,802 | 2,354 | ..... | ..... | 4,156 |
| 4 | ..... | ..... | 1,384 | ..... | 7,624 | ..... | 297 | 7,921 |
| 5 | ..... | ..... | 221 | 3 | 179 | 1 | 9 | 193 |
| 6 | ..... | ..... | 11,830 | ..... | 5,680 | ..... | ..... | 5,680 |
| 7 | ..... | 8 | 14,456 | ..... | 10,876 | 153 | 25 | 11,054 |
| | 355 | 118 | 69,468 | 8,891 | 38,332 | 1,328 | 2,085 | 50,738 |
| | 1,354 | 50 | 76,408 | 12,513 | 37,813 | 4,137 | 1,344 | 55,808 |

## TABLEAU X - REVENU DE PLACEMENTS ET INTERET ENGAGE ('000)

| NO. - NO. | SUBSIDIARIES - FILIALES | OTHER - AUTRES | TOTAL - TOTAL | INTEREST INCURRED - INTERET ENGAGE: DEPOSITS-DEPOTS: DEMAND - A DEMANDE | DEPOSITS-DEPOTS: TERM - A TERME | OTHER BORROWED MONEY - AUTRES EMPRUNTS | BANK LOANS - EMPRUNTS BANCAIRES | OTHER - AUTRES | TOTAL - TOTAL |
|---|---|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| 1 | 4,425 | ..... | 66,227 | 13,921 | 32,525 | 17,213 | 15,034 | ..... | 78,694 |
| 2 | 12 | ..... | 76,761 | 1,686 | 68,595 | 17,222 | 540 | ..... | 88,045 |
| 3 | ..... | 885 | 25,019 | 20,426 | 5,069 | 73 | ..... | ..... | 25,570 |
| 4 | ..... | -18 | 10,755 | 585 | 20,846 | ..... | 5,960 | ..... | 27,392 |
| 5 | 186 | ..... | 2,126 | 100 | 2,440 | 33 | 89 | ..... | 2,663 |
| 6 | 571 | 17 | 60,166 | 4,743 | 58,256 | 586 | ..... | ..... | 63,586 |
| 7 | ..... | 392 | 81,814 | 5,461 | 71,920 | 237 | 1,426 | ..... | 79,046 |
| | 5,187 | 1,278 | 322,872 | 46,926 | 259,854 | 35,366 | 23,051 | ..... | 364,999 |
| | 7,215 | 1,234 | 304,939 | 44,117 | 243,993 | 39,199 | 32,068 | 2,328 | 361,707 |

## TABLEAU XI - AUTRES REVENUS ('000)

| NO. - NO. | OTHER DEPARTMENTS-AUTRES SERVICES: DUES - COTISATIONS | INCOME FROM PRINTING AND SUPPLIES - REVENU-IMPRIMERIE ET APPROVISIONNEMENTS | OTHER - AUTRES | TOTAL - TOTAL | GRAND TOTAL - TOTAL GLOBAL |
|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ |
| 1 | ..... | 85 | 86 | 171 | 171 |
| 2 | 976 | ..... | 4,295 | 5,271 | 10,285 |
| 3 | 500 | 124 | 4,000 | 4,625 | 7,736 |
| 4 | 771 | 303 | 9,015 | 10,090 | 15,407 |
| 5 | 378 | 410 | 3,290 | 4,078 | 4,710 |
| 6 | 2,617 | 1,152 | 2,183 | 5,953 | 9,993 |
| 7 | 2,453 | 569 | 2,961 | 5,984 | 14,019 |
| | 7,888 | 2,845 | 25,833 | 36,177 | 82,325 |
| | 6,982 | 4,311 | 24,155 | 35,428 | 61,431 |

## 1985 - COOPERATIVE CREDIT ASSOCIATIONS

### TABLE XII - SALARIES AND STAFF BENEFITS ('000)

| NO. | ASSOCIATION | DEPOSIT AND LOAN DEPARTMENT - SERVICE DES DEPOTS ET DES PRETS | | | |
|---|---|---|---|---|---|
| NO. | ASSOCIATION | SALARIES - SALAIRES | DIRECTORS' AND ADVISORY BOARD FEES - TRAITEMENTS ET JETONS DE PRESENCE DES ADMINISTRATEURS | STAFF BENEFITS - AVANTAGES SOCIAUX | TOTAL - TOTAL |
| | | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | 470 | ..... | 50 | 520 |
| 2 | B.C. CENTRAL CREDIT UNION..... | 2,835 | ..... | 286 | 3,121 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 789 | ..... | 92 | 882 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | 1,922 | ..... | 228 | 2,151 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | 296 | ..... | 34 | 331 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | 2,190 | ..... | 95 | 2,285 |
| 7 | SASK. COOP. CREDIT SOCIETY.... | 4,542 | ..... | 441 | 4,984 |
| | TOTAL, 1985..... | 13,047 | ..... | 1,228 | 14,276 |
| | TOTAL, 1984..... | 12,881 | ..... | 1,495 | 14,377 |

### TABLE XIII - OTHER OPERATING EXPENSES ('000)
### DEPOSIT AND LOAN DEPARTMENT

| NO. | ASSOCIATION | ADVERTISING - PUBLICITE | AUDITORS' FEES - HONORAIRES DES VERIFICATEURS | BANK CHARGES - FRAIS BANCAIRES | DIRECTORS' AND OTHER MEETINGS - REUNIONS DES ADMINISTRATEURS ET AUTRES | DATA PROCESSING EXPENSES - FRAIS RELATIFS AU TRAITEMENT DES DONNEES | FURNITURE AND EQUIPMENT - MOBILIER ET AGENCEMENT | INSURANCE - ASSURANCE |
|---|---|---|---|---|---|---|---|---|
| NO. | ASSOCIATION | | | | | | | |
| | | $ | $ | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | ..... | ..... | 86 | 1 | ..... | ..... | ..... |
| 2 | B.C. CENTRAL CREDIT UNION..... | ..... | 108 | 53 | 139 | 103 | ..... | 33 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 2 | ..... | 534 | ..... | ..... | ..... | ..... |
| 4 | CREDIT UNION FED. OF ALBERTA.. | ..... | 72 | 164 | ..... | 62 | ..... | 21 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | ..... | ..... | 268 | ..... | 15 | ..... | 13 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | ..... | 72 | 1,518 | ..... | ..... | ..... | 53 |
| 7 | SASK. COOP. CREDIT SOCIETY.... | 54 | ..... | 97 | 7 | 737 | ..... | 1 |
| | TOTAL, 1985..... | 57 | 253 | 2,723 | 148 | 818 | ..... | 123 |
| | TOTAL, 1984..... | 158 | 367 | 2,872 | 187 | 1,007 | ..... | 135 |

### TABLE XIV - OTHER OPERATING EXPENSES ('000)
### OTHER DEPARTMENTS

| NO. | ASSOCIATION | ADVERTISING - PUBLICITE | AUDITORS' FEES - HONORAIRES DES VERIFICATEURS | BANK CHARGES - FRAIS BANCAIRES | DIRECTORS' AND OTHER MEETINGS - REUNIONS DES ADMINISTRATEURS ET AUTRES | DATA PROCESSING EXPENSES - FRAIS RELATIFS AU TRAITEMENT DES DONNEES | FURNITURE AND EQUIPMENT - MOBILIER ET AGENCEMENT | INSURANCE - ASSURANCE |
|---|---|---|---|---|---|---|---|---|
| NO. | ASSOCIATION | | | | | | | |
| | | $ | $ | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | ..... | 77 | ..... | 280 | ..... | ..... | 100 |
| 2 | B.C. CENTRAL CREDIT UNION..... | ..... | ..... | ..... | 90 | 7 | ..... | 13 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 378 | 49 | ..... | 118 | 182 | ..... | 47 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | 785 | 6 | ..... | 285 | 2,970 | ..... | 58 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | 58 | 31 | ..... | 100 | 1,573 | ..... | 8 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | 443 | ..... | ..... | 145 | ..... | ..... | 27 |
| 7 | SASK. COOP. CREDIT SOCIETY.... | 1,030 | 80 | ..... | 113 | 298 | ..... | 166 |
| | TOTAL, 1985..... | 2,896 | 245 | ..... | 1,115 | 5,033 | ..... | 422 |
| | TOTAL, 1984..... | 2,262 | 135 | ..... | 862 | 4,943 | ..... | 344 |

## TABLEAU XII – SALAIRES ET AVANTAGES SOCIAUX ('000)

| NO. – NO. | SALARIES – SALAIRES | OTHER DEPARTMENTS – AUTRES SERVICES: DIRECTORS' AND ADVISORY BOARD FEES – TRAITEMENTS ET JETONS DE PRESENCE DES ADMINISTRATEURS | OTHER DEPARTMENTS – AUTRES SERVICES: STAFF BENEFITS – AVANTAGES SOCIAUX | OTHER DEPARTMENTS – AUTRES SERVICES: TOTAL – TOTAL | GRAND TOTAL – TOTAL GLOBAL |
|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ |
| 1 | 1,453 | ..... | 149 | 1,602 | 2,123 |
| 2 | 1,260 | ..... | 149 | 1,409 | 4,531 |
| 3 | 2,203 | 23 | 267 | 2,494 | 3,376 |
| 4 | 3,426 | ..... | 384 | 3,810 | 5,962 |
| 5 | 693 | ..... | 83 | 777 | 1,106 |
| 6 | 1,842 | 201 | 79 | 2,123 | 4,408 |
| 7 | 2,446 | 70 | 221 | 2,738 | 7,722 |
| | 13,325 | 295 | 1,335 | 14,956 | 29,233 |
| | 13,713 | 222 | 1,688 | 15,634 | 30,011 |

## TABLEAU XIII – AUTRES FRAIS D'EXPLOITATION ('000)
## SERVICE DES DEPOTS ET DES PRETS

| NO. – NO. | LEGAL AND PROFESSIONAL FEES – FRAIS JURIDIQUES ET PROFESSIONNELS | MACHINE RENTAL AND MAINTENANCE – LOCATION D'EQUIPEMENT ET ENTRETIEN | POSTAGE, TELEPHONES, TELEGRAMS AND EXPRESS – FRAIS DE POSTE, TELEGRAMMES, TELEPHONES ET MESSAGERIES | PRINTING AND STATIONERY – PAPETERIE ET IMPRESSION | RENTS – LOYERS | TAXES, LICENCES AND FEES – TAXES, PERMIS ET DROITS | TRAVELLING EXPENSES – FRAIS DE VOYAGE | OTHER – AUTRES | TOTAL – TOTAL |
|---|---|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| 1 | 54 | ..... | 56 | 8 | 71 | ..... | 70 | 521 | 870 |
| 2 | 109 | 609 | 258 | 344 | 363 | ..... | 72 | 4,400 | 6,597 |
| 3 | 8 | 27 | 44 | 15 | 150 | ..... | 17 | 1,185 | 1,970 |
| 4 | ..... | 536 | 282 | 89 | ..... | 17 | 59 | 293 | 1,599 |
| 5 | ..... | 27 | 79 | 43 | 44 | 2 | 2 | 7 | 503 |
| 6 | 39 | 237 | 145 | 220 | 361 | ..... | 118 | 935 | 3,703 |
| 7 | 249 | 402 | 246 | 388 | ..... | ..... | 123 | 321 | 2,631 |
| | 460 | 1,841 | 1,114 | 1,115 | 991 | 19 | 464 | 7,644 | 17,875 |
| | 714 | 1,730 | 1,246 | 1,076 | 1,074 | 23 | 480 | 8,430 | 20,507 |

## TABLEAU XIV – AUTRES FRAIS D'EXPLOITATION ('000)
## AUTRES SERVICES

| NO. – NO. | LEGAL AND PROFESSIONAL FEES – FRAIS JURIDIQUES ET PROFESSIONNELS | MACHINE RENTAL AND MAINTENANCE – LOCATION D'EQUIPEMENT ET ENTRETIEN | POSTAGE, TELEPHONES, TELEGRAMS AND EXPRESS – FRAIS DE POSTE, TELEGRAMMES, TELEPHONES ET MESSAGERIES | PRINTING AND STATIONERY – PAPETERIE ET IMPRESSION | RENTS – LOYERS | TAXES, LICENCES AND FEES – TAXES, PERMIS ET DROITS | TRAVELLING EXPENSES – FRAIS DE VOYAGE | OTHER – AUTRES | TOTAL – TOTAL |
|---|---|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ | $ | $ |
| 1 | 155 | 101 | 147 | 79 | 204 | 26 | 222 | -201 | 1,194 |
| 2 | 28 | 11 | 75 | 50 | 182 | ..... | 34 | 2,059 | 2,554 |
| 3 | 343 | 1,023 | 358 | 41 | 442 | ..... | 61 | 582 | 3,637 |
| 4 | 248 | 829 | 75 | 78 | 1,006 | 69 | 171 | 2,246 | 8,811 |
| 5 | 27 | 8 | 33 | 14 | 92 | 5 | 58 | 1,550 | 3,564 |
| 6 | 104 | 35 | 130 | 720 | 512 | ..... | 304 | 809 | 3,234 |
| 7 | 165 | 72 | 232 | 158 | ..... | ..... | 242 | 667 | 3,236 |
| | 1,072 | 2,081 | 1,050 | 1,152 | 2,440 | 101 | 1,086 | 7,724 | 26,234 |
| | 1,583 | 1,713 | 1,076 | 1,455 | 2,678 | 112 | 1,331 | 5,632 | 24,068 |

1985 - COOPERATIVE CREDIT ASSOCIATIONS

TABLE XV - DEPRECIATION ('000)

| NO. - NO. | ASSOCIATION - ASSOCIATION | DEPOSIT AND LOAN DEPARTMENT - SERVICE DES DEPOTS ET DES PRETS | | | | |
|---|---|---|---|---|---|---|
| | | REAL ESTATE - BIENS-FONDS | LEASEHOLD IMPROVEMENTS - AMELIORATIONS LOCATIVES | FURNITURE AND EQUIPMENT - MOBILIER ET AGENCEMENT | OTHER - AUTRES | TOTAL - TOTAL |
| | | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | ..... | ..... | ..... | ..... | ..... |
| 2 | B.C. CENTRAL CREDIT UNION..... | ..... | ..... | 216 | 6 | 222 |
| 3 | COOP. CREDIT SOC. OF MAN..... | ..... | ..... | 11 | 9 | 20 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | ..... | ..... | 160 | 570 | 731 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | ..... | 3 | 38 | ..... | 42 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | ..... | ..... | 59 | ..... | 59 |
| 7 | SASK. COOP. CREDIT SOCIETY.... | ..... | ..... | 471 | ..... | 471 |
| | TOTAL, 1985..... | ..... | 3 | 957 | 587 | 1,548 |
| | TOTAL, 1984..... | ..... | 82 | 874 | 476 | 1,433 |

1985 - ASSOCIATIONS COOPERATIVES DE CREDIT

TABLEAU XV - AMORTISSEMENT ('000)

| NO. - NO. | REAL ESTATE - BIENS-FONDS | OTHER DEPARTMENTS - AUTRES SERVICES: LEASEHOLD IMPROVEMENTS - AMELIORATIONS LOCATIVES | OTHER DEPARTMENTS - AUTRES SERVICES: FURNITURE AND EQUIPMENT - MOBILIER ET AGENCEMENT | OTHER DEPARTMENTS - AUTRES SERVICES: OTHER - AUTRES | OTHER DEPARTMENTS - AUTRES SERVICES: TOTAL - TOTAL | GRAND TOTAL - TOTAL GLOBAL |
|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ |
| 1 | ..... | 32 | 55 | ..... | 88 | 88 |
| 2 | 251 | ..... | 180 | 4 | 436 | 659 |
| 3 | ..... | 64 | 54 | 711 | 830 | 851 |
| 4 | 139 | 117 | 181 | ..... | 438 | 1,169 |
| 5 | 27 | 4 | 20 | ..... | 53 | 96 |
| 6 | ..... | 2 | 91 | ..... | 94 | 153 |
| 7 | 140 | ..... | 205 | ..... | 345 | 817 |
| | 558 | 222 | 790 | 717 | 2,288 | 3,837 |
| | 548 | 157 | 737 | 280 | 1,704 | 3,137 |

## TABLE XVI - GAINS AND LOSSES ON INVESTMENTS ('000)
## TABLEAU XVI - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS ('000)

| NO. | ASSOCIATION / NO. ASSOCIATION | NET GAIN OR LOSS - GAIN OU PERTE NET (TE) BONDS / OBLIGATIONS | SHARES / ACTIONS | MORTGAGES / PRETS HYPOTHECAIRES | REAL ESTATE / BIENS-FONDS | LOANS / PRETS | OTHER / AUTRES | TOTAL / TOTAL |
|---|---|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | 183 | -384 | -6,375 | ..... | ..... | -93 | -6,847 |
| 2 | B.C. CENTRAL CREDIT UNION..... | 429 | ..... | ..... | -676 | -1,488 | ..... | -1,734 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 22 | ..... | ..... | ..... | 105 | 111 | 240 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | -750 | -252 | ..... | ..... | ..... | ..... | -1,002 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| 6 | ONTARIO CREDIT UNION LEAGUE... | -138 | ..... | ..... | ..... | ..... | ..... | -138 |
| 7 | SASK. COOP. CREDIT SOCIETY.... | -2,396 | -865 | -821 | -1,209 | ..... | ..... | -5,290 |
| | TOTAL, 1985..... | -2,847 | -1,480 | -7,196 | -1,885 | -1,383 | 19 | -14,570 |
| | TOTAL, 1984..... | 821 | -955 | -3,728 | -1,303 | 2,881 | 127 | -2,245 |

## TABLE XVII - MORTGAGES ('000)
## TABLEAU XVII - PRETS HYPOTHECAIRES ('000)

| NO. | ASSOCIATION / NO. ASSOCIATION | CONVENTIONAL / CONVENTIONNELS | N.H.A. / L.N.H. | OTHER INSURED / AUTRES ASSURES | TOTAL / TOTAL |
|---|---|---|---|---|---|
| | | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | 18,946 | 8,752 | ..... | 27,698 |
| 2 | B.C. CENTRAL CREDIT UNION..... | 12,185 | 2,209 | ..... | 14,394 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 11,164 | 4,077 | ..... | 15,242 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | 138 | ..... | ..... | 138 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | 2,074 | ..... | ..... | 2,074 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | ..... | ..... | ..... | ..... |
| 7 | SASK. COOP. CREDIT SOCIETY.... | 44,203 | 14,657 | 11,020 | 69,880 |
| | TOTAL, 1985..... | 88,712 | 29,895 | 11,020 | 129,428 |
| | TOTAL, 1984..... | 107,536 | 36,218 | 15,113 | 158,886 |

## TABLE XVIII - ASSETS NOT ADMITTED ('000)
## TABLEAU XVIII - ACTIF NON AGREE ('000)

| NO. | ASSOCIATION / NO. ASSOCIATION | LEASEHOLD IMPROVEMENTS / AMELIORATIONS LOCATIVES | FURNITURE AND EQUIPMENT / MOBILIER ET AGENCEMENT | PREPAID EXPENSES / FRAIS PAYES D'AVANCE | DEFERRED EXPENSES / DEPENSES REPORTEES | OTHER / AUTRES | TOTAL / TOTAL |
|---|---|---|---|---|---|---|---|
| | | $ | $ | $ | $ | $ | $ |
| 1 | CAN. COOPERATIVE CREDIT SOC... | 85 | 200 | 682 | 55 | 363 | 1,387 |
| 2 | B.C. CENTRAL CREDIT UNION..... | ..... | 2,165 | ..... | 205 | 4,822 | 7,194 |
| 3 | COOP. CREDIT SOC. OF MAN..... | 167 | 204 | ..... | 1,072 | 1,431 | 2,876 |
| 4 | CREDIT UNION FED. OF ALBERTA.. | 704 | 2,733 | ..... | ..... | 1,737 | 5,176 |
| 5 | NOVA SCOTIA CRED. UNION LEAGUE | 43 | 120 | 50 | 81 | 39 | 335 |
| 6 | ONTARIO CREDIT UNION LEAGUE... | 11 | 2,064 | ..... | ..... | 11,216 | 13,292 |
| 7 | SASK. COOP. CREDIT SOCIETY.... | ..... | 1,422 | 42 | ..... | 1,863 | 3,328 |
| | TOTAL, 1985..... | 1,011 | 8,912 | 774 | 1,415 | 21,475 | 33,588 |
| | TOTAL, 1984..... | 1,868 | 3,902 | 3,165 | 276 | 5,487 | 14,781 |